

**CHAPTER NO. 675**

**SENATE BILL NO. 1884**

**By Norris, McNally, Henry, McLeary**

**Substituted for: House Bill No. 1881**

**By Todd, Kernell, Kent, Eldridge, Baird, Lynn, Black, McKee, Shaw, Shepard, Mr.  
Speaker Naifeh**

AN ACT to amend Tennessee Code Annotated, Title 56, Chapter 7, relative to health care coverage.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Title 56, Chapter 7, Part 1, is amended by adding the following as a new, appropriately designated section:

56-7-1\_\_\_. (a) It is the purpose and intent of the general assembly to provide access to health insurance coverage to all residents of Tennessee who are denied adequate health insurance for any reason by any insurer. It is the intent of the general assembly that adequate levels of health insurance coverage be made available to residents of Tennessee who are otherwise considered uninsurable or who are uninsured.

(b) The Department of Commerce and Insurance is authorized and directed to conduct a study of the need for a risk pool for health insurance in Tennessee. The study shall address at least the following areas:

(1) The feasibility of implementation and the costs associated with the creation and maintenance of a risk pool for health insurance in Tennessee.

(2) The number of individuals who might be eligible for coverage by a risk pool for health insurance.

(3) The medical needs of those individuals eligible for coverage by a risk pool for health insurance.

(4) The impact, if any, on TennCare of a risk pool for health insurance.

(5) The reasons that candidates for a risk pool for health insurance are unable to obtain insurance coverage in the commercial market.

SECTION 2. Any costs associated with this study shall be paid from the revenues generated by Public Acts, 2001, Chapter No. 333 and maintained by the insurance division of the Department of Commerce and Insurance.


SECTION 3. The Department of Commerce and Insurance shall report the results of this study to the commerce committees of the House and Senate of the general assembly by March 1, 2005.

SECTION 4. This act shall take effect upon becoming law, the public welfare requiring it.

**PASSED: May 10, 2004**



JOHN S. WILDER  
SPEAKER OF THE SENATE



JIMMY NAIFEH, SPEAKER  
HOUSE OF REPRESENTATIVES

**APPROVED this 18<sup>th</sup> day of May 2004**



PHIL BREDEZEN, GOVERNOR